



State of Wisconsin
Department of Financial Institutions

Tony Evers, **Governor**

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Wisconsin's State-Chartered Banks Report Strong Fiscal Performance at Year-End 2019

MADISON, Wis. – Wisconsin's state-chartered banks reported strong fiscal performance through year-end 2019, according to data recently released by the Federal Deposit Insurance Corporation (FDIC) and the Wisconsin Department of Financial Institutions (DFI).

“More than 98% of all Wisconsin state-chartered banks were profitable in 2019, and 78% realized earnings gains compared to 2018,” said DFI Secretary Kathy Blumenfeld, who oversees state-chartered banks. “The stability of outstanding loans was the most significant factor in the strong growth in net income. Overall, Wisconsin's state-chartered banks are financially stable with a positive outlook.”

Key financial indicators for Wisconsin's 143 state-chartered banks include:

- Total assets as of Dec. 31, 2019 were at \$56.3 billion.
- Net income increased by 3.6% from \$641.6 million to \$664.7 million.
- Total interest income increased by 4.89% in 2019 compared to 2018.
- Total equity capital at year-end was \$6.68 billion.
- The return on average assets ratio was 1.25% compared to 1.17% in 2018.
- Net loans remained stable in 2019 with a total of \$40.8 billion.
- Capital ratio of 11.86% was a slight decline from 11.97% in 2018.
- Delinquent loans as a percentage of loans increased slightly to 0.37% in 2019 from 0.35% in 2018. Banks decreased their allowance for loan losses to \$531 million (1.28%) from \$548 million (1.31%) at year-end 2018.

Additional information regarding Wisconsin's state-chartered banks year-end 2019 performance is available in the [Bank Performance Indicator Report](#) as of Dec. 31, 2019.

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